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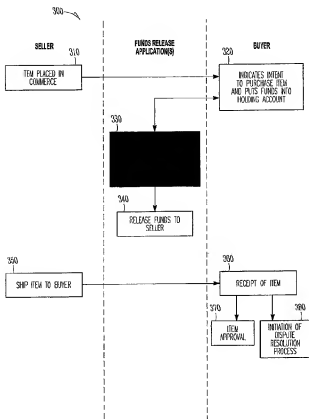
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(54) Title: RELEASE OF FUNDS BASED ON CRITERIA



(57) Abstract: A method and system to transfer payment to a seller of a network-based commerce transaction are described herein. The method includes generating a risk model based on seller-specific criteria, and releasing funds from a holding account to the seller based on the risk model.



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## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/37495

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2007.01)

USPC - 705/40

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)  
705/40Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WEST(USPAT, US PUB, EPO, JPO, DERWENT) DialogPRO (Engineering); Google

Search Terms: funds and risk model and expert system

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages                             | Relevant to claim No. |
|-----------|----------------------------------------------------------------------------------------------------------------|-----------------------|
| X         | US 2004/0064405 A1 (WEICHERT et al.) 1 April 2004 (01.04.2004), entire document, especially para [0007]-[0046] | 1-17                  |

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